



Consumer Credit Card Portal Conversion FAQ

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1. Why are you converting?

We are always looking to improve our cardholder's experience with our digital products. This new interface is more intuitive to use, and tasks like reviewing transactions and making payments are easy to find and straight-forward. Also, the new portal is mobile friendly, so you can check your balances or make payments when you are on-the-go.

2. What is the timing of this conversion?

The card portal will be unavailable from 3:00 pm PST Thursday, July 7th through the morning of Monday, July 11th. You can continue using your card during that time.

Credit Card information will be unavailable in CardControl via the MB&T Mobile App from 3:00 pm PST Sunday, July 10th through 5:00 am PST Monday, July 11th.

3. What will be different in the new portal?

Just like the previous portal, you can view your balance, transactions, statements, enroll in eStatements, activate your card, submit transaction disputes, do balance transfers and access UChoose Rewards. The differences are in the new mobile-friendly user interface that makes tasks like viewing your balance and transactions, making payments and viewing statements easier than ever.

4. Will my credit card number change and/or will I receive a new card?

There will be no change to your credit card number and you will not receive a new card.

5. How will I access the new portal?

The new portal link will be located in the same place as the existing link on the Montecito.bank homepage. On the morning of July 11th we will automatically update the link to get you to the right place to log in.

6. What will I need to do to log in for the first time after conversion?

Logging in after conversion will be simple, no need to re-register. Your existing username and password will log you into the portal.

7. Will my historical transaction history and statements be available in the new portal?

Yes, we will provide up to 13 months of statements and transaction history in the new portal.

8. Will I need to reschedule my automatic payments?

No, your pay from account information and payment settings will convert to the new portal.

9. Will I need to re-enroll in eStatements?

No, if you are enrolled in eStatements your enrollment will continue. However, your eStatement notification email will come from a new email address: cardstatements@montecito.bank.

10. I download my credit card transactions to Quicken/QuickBooks. Will I have to reconnect after the conversion?

No, your connection should remain intact. However, we do recommend that you download all of your account data to date prior to conversion. If you experience any issues connecting after the conversion, disconnect and reconnect your account(s).

11. How will I access my UChoose Rewards in the new portal?

Look for the UChoose logo inside the portal. If you click on the logo the system will automatically sign you into your UChoose Rewards.

12. Who can I call with questions?

Please call our Service Center at 805-963-7511, M-F, 8am-6pm, or email online@montecito.bank with questions.